

With 876 passengers on board, including twenty-three Red Cross nurses on their way to Belgium and several babies in arms, the Anchor liner Transylvania is now on her way to England. Will the Germans torpedo the vessel? The Transylvania left New York a few hours after word had been received that the Lusitania had been sent to the bottom. Yet only twelve passengers cancelled passage at the last moment.

A Ghost and Others.

Will Livingston Comfort.

Here was an earnest, sober young man of twenty-five, Tom Crossman, with eighty acres of fairly good land soon to become his own, a tidy girl promised to him, a considerable inheritance coming from his fatherhaving, in short, every reasonable prospect for a successful life in the quiet way of the tillers. And yet in one month his world tottered and fell with a sickening crash about

It began with the elder Crossman marrying again. The father was seventy and Tom's mother had been dead for a decade, when the countryside was astounded to hear of his union with Eliza Grigsby, a spinster of fifty, whose inclinations both toward shrewishness and avarice were unequivocal.

Undoubtedly it was Eliza Grigsby's closeness and cupidity which incited the old man's interest in the first place. She appeared valuable to him for the same reason that a burner which saves a pint of kerosene in a month becomes an estimable source of profit in twenty years.

A man who is bound to the service of the soil for twelve hours a day, six days a week, for fifty years, knowing not, caring nothing for nature save her yield, and who begins his career with fixed calculations of thrift, ends either with a complete tarnish of soul or an out-and-out money madness. The elder Crossran had bent and withered his body through toll, and diminished his nataral limitations of mind through a half century's concentration upon the one instinct to heard, until he became, all unobserved, a menace to the community.

For two years before his marriage he had been unable to work. Sitting upon the porch in summer and before the fire in winter, his brain had revolved steadily in the old and everconcentrating circle. It readily can be seen that his mind, or the brutalized remnant of it, was most arable to a temptation whose fruition meant an important addition to his fifty years' savings. Eliza came, listened, speculated, encouraged-and the thing was done.

A late afternoon in spring. Lafe

Hodge drew up his team before the Crossman door and entered good nat-

"Hello, John,' he said. "I just called around to tell you that the note for \$2,500 which I indorsed for you is due day after to-morrow."

The old man's face was grayishwhite, the wrinkles were stretched tightly about his shrunken mouth, and his rheumy eyes darted from the carpet to the hearth. "I can't pay, Lafe," he muttered.

"I've lost it-all, and mine," the old man added.

Hodge paled. He thought the farmer crazy and called out to the wom-"What's Crossman talking about, 'Lize? He says he can't meet the note I indorsed for him three month's ago.'

"I don't know anything about the old man's business," she said angrily, and re-entered the kitchen.

Hodge drove back to town, deeply hit, enraged and mystified. At the bank the dominating fear which had grown upon him for the past halfhour was realized. Old man Crossman no longer had an account there. The bank held three other Crossman notes besides the one Hodge had indorsed, all due in two days. The aggregate sum was \$10,000. The county records showed no transaction of any kind involving an investment in the name of Crossman. The day's investigation proved that the old man had deliberately raised \$10,000, added it to his life's savings, and turned the whole over into his wife's name with the attempt to

Such had been the fruits of the plottings of a disordered mind.

It was variously estimated, including the stolen \$10,000, that the old man had given the woman from \$30,000 to \$45,000. In the eyes of the law the money could not be attached. The creditors went in a body to the Crossman farmhouse. A couple of sentences from Eliza embodied the substance of the satisfaction they received:

"You kin talk till you're black in the face, but I hain't got nuthin' t' do with the old man's dealin's. Ye should know bettr'n to lend money to one in his dotidge!"

The affair dazed young Tom Crossman. A good mother had redeemed from the tainted Crossman breed, and he took the dishonor His father's marriage had robbed him of his heritage, and the culminating dishonesty had robbed him of his sweetheart-for in his

eyes the bonds of romance were broken, since he was the son of a thief.

The young man sat alone on the porch of the farmhouse the third pight after the horrid revelation. His father and the woman were quarreling within the darkness. His pony was at the door; yet he could not make up his mind to go-to Mary To tell her that their whole little dream was done bore upon him more desperately. He felt the need of her now more than ever in his great loneliness and misery. To those within he had spoken no word since the fall of the house itself. He had been to town several times, and imagined that the faces of men were turned against him. Mary was the last and dearest of his attractions in the land grown desolate. A carriage bore down the road in the dark and stopped at the Crossman gate.

"lom-oh, Tom!" was called softly.

She had come to him. He gained the seat beside her, and as they drove away the old man's voice was raised to frenzied pitch within the house. It may have been that the reaction had clutched him and that he perceived the iron rod with which he had to deal in this woman.

"Why that nonsense, Tom?" Mary was saying. "You have done nothing. You need me all the more. We are still young and can wait. The fact is, I am not going to let you give me up-that's all there is about it!'

His throat tightened so that he could not speak, but he kissed her. "Those men must be paid before we can be happy, Mary," he said fin-

ally, "I believe still that father could have done no such a thing if his mind had been right. The debts come home to me.' "Some way will turn up, Tom,"

she said cheerfully, and though he could not see how he was to earn \$10,000 in short of a lifetime, the courage of the girl nerved and cheered him.

He found that a terrible scene had taken place in the house during his absence. His father was lying undressed upon the bed, moaning and muttering incoherently. His mind had absolutely forsaken its old course and was peopled with shadows. Eliza moved about grim and silent in the dark.

"He told me he'd killed me if I didn't give him back the money," the woman said sullenly. "That old fool with money! I told him he had given it to me and that I meant to keep it.

Then he hollered and tore himself until he got plum' crazy!"

A week later the elder Crossman died, and from the vague sentences which his lips mumbled at the last, it was plain he had repented on the night of his struggle with the woman and found that in making her custodian of his property he had given the same irrevocably away. It was this realization which had crushed the mind and slain the body of the old farmer.

Eliza Grigsby, shaken and aged somewhat, but still repellant to all and apparently sufficiently unto herself, moved about the old house and garden engaged in commonplace tasks. In four months she had gained what Crossman had given his life and soul to win. The creditors of the late farmer had given up hope. They believed in Tom's intentions, but doubted his capacity. They promised that Eliza Grigsby would die alone-when her time cameeven as she had lived.

But the inner life of the woman was beseiged. Threats and the hate of man were impotent to move her, but there had come an intangible horrible, investment which lengthened her nights into long drawn terrors. There was no one in the house but Tom; and yet she had heard her name called in a woman's voice.

Again and again the summons came again and again Tom protested that he heard nothing. Once, lying awake, she felt drops of icy water upon her face, and as she leaped from bed, the door leading into the kitchen swung shut and locked itself. Tom was in the front part of the house, and said the wind had wrought the miracle of the kitchen

No matter how securely the outer doors were barred, on certain mornings they were found open. One forenoon as she stood in the doorway she heard the passing children say that her house was haunted. The words clutched her with terrible meaning.

There was no one to whom she could appeal. She felt a volume of hate from every passerby. For years she had laughed at these glances, strong in her bulwark of worldly possessions. But money could not help her now. The stimulating poison of it had left her veins, but she was a moral leper in the eyes of the world still, . . . She lay trembling in the dark one still, hot summer night, conscious of a presence in the kitchen. Plainly she heard the breathing of Tom in the front room, so the sounds came not from him. The kitchen door swung open softly and there was a horrible sound, a moaning sigh from the dark. Then all power bereft the limbs of the woman and distended eyes fastened upon a white filmy figure in the aperture.

"I am the wife of John Crossman, whom you murdered! Why will you not let me rest?" The words were long drawn, faintly uttered. From a woman, dead or alive, they surely were. The unearthly question was repeated: "Why will you not let me rest?"

Eliza's hands fluttered before her and there was a rattle from her throat. Inexorably the question came forth again:

"What-can-I-do?" the tor-

tured woman mumbled at last. "Pay John's Crossman's debts!"

"Yes, yes!"

"To-murrow!" "Yes, yes!"

"If you do not I will come with John Crossman to-morrow night!" "I will. Oh, go away!" Eliza implored. The figure vanished.

The next day was one of great surprises in the little country town. First, Eliza Crossman drove down to the bank and took up the notes of her late husband. She seemed very feeble and on the verge of a nervous outbreak. Second, the news came out that Tom Crossman and his Mary had been married three months before, a week after the old man had died in fact. Third, it became whispered about that in some mysterious way Mary was responsible for the softening of Eliza Crossman's heart.

SHADOW SKETCHES.

Nature Was the First Artist, a Shadow the First Picture.

Nature was the first artist, and a shadow sketch was the first picture made. She is still spreading her beautiful designs wherever a beautiful object stands in the sunlight, and we are about to learn what she can teach us of her method. In going along country roads and paths, have you not admired the shadows that the flowers and all graceful plants cast on the ground? Those of leaves and vines actually display the outlines of the plants to even better advantage than can be seen in the objects themselves, because shadows have no perspective and no shading. An easy way to arrange a vase of flowers or of leafy twigs for drawing is to study their shadow on a wall while the vase is slowly turned, until the shadow shows them to be suitab. ly placed.

As a rule objects like large leaves and birds' nests are best for simple outlining, while delicate and compitcated shadows like those cast by vines and by most flowers are best for the blackened surface of the silhouette. Shadow outlines make good records of flowers and plants if accompanied by the usual notes on color and hab.

As a rule the money a man doesn't save by remaining a bachelor would be more than enough to support a wife and ten children.

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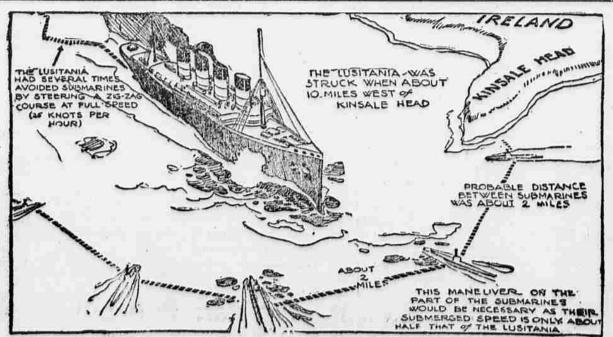


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LUSITANIA BELIEVED CAUGHT IN POCKET OF SUBMARINES



The sinking of the Lusitania was carefully planned long in advance, and it is believed that several submarines were so stationed that the vessel could not escape destruction. It is reported that one submarine, cruising on the landward side, maneuvered the Lusitania straight into the trap.